

Information to identify the case:

Debtor 1	Cynthia M Hunter	Social Security number or ITIN	xxx-xx-0816
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-17296-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cynthia M Hunter
aka Cynthia M. Bohn

3/2/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cynthia M Hunter
 Debtor

Case No. 17-17296-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db +Cynthia M Hunter, 2304 Beverly Rd, Riverton, NJ 08077-3610
 cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11 Broadway, Suite 615,
 New York, NY 10004-1490
 516787767 +Camelot at Cinnaminson HRB1, Hunter Warfield, 4620 Woodland Corporate Blvd.,
 Tampa, FL 33614-2415
 516804345 +Cinnaminson Sewerage Authority, 1621 Riverton Road, Cinnaminson, NJ 08077-2325
 516760641 +Curtis Hunter, 7514 Maple Ave, Merchantville, NJ 08109-3382
 516975034 +Directv, LLC, by American InfoSource LP as agent, 4515 N. Santa Fe,
 Oklahoma City, OK 73118-7901
 516760644 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 516760645 +Experian, PO Box 4500, Allen, TX 75013-1311
 516760647 +Garden State Fed Cr Un, 144 W Route 38, Moorestown, NJ 08057-3223
 516994582 +Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 516760650 +Loancare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
 516760651 +McCabe, Weisberg & Conway, 216 Haddon Ave, Suite 201, Collingswood, NJ 08108-2818
 516760653 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 516760654 +Township of Cinnaminson, Attn: Tax Office, 1621 Riverton Rd, Riverton, NJ 08077-2325
 516785847 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516760656 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Mar 03 2018 03:58:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2018 23:34:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 02 2018 23:34:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516760639 +EDI: TSYS2.COM Mar 03 2018 03:58:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 516760640 +EDI: CAPITALONE.COM Mar 03 2018 03:58:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 516760642 +E-mail/Text: electronicbkydocs@nelnet.net Mar 02 2018 23:34:18 Dept Of Ed/582/nelnet,
 Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505
 516770867 EDI: DISCOVER.COM Mar 03 2018 03:58:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516760643 +EDI: DISCOVER.COM Mar 03 2018 03:58:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 516760646 +EDI: WFFC.COM Mar 03 2018 03:58:00 Furniturebar, PO Box 94498, Las Vegas, NV 89193-4498
 516760648 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Mar 02 2018 23:34:19 Hunter Warfield,
 Attention: Bankruptcy, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
 516760649 +EDI: IRS.COM Mar 03 2018 03:58:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516984427 EDI: JEFFERSONCAP.COM Mar 03 2018 03:58:00 Jefferson Capital Systems LLC, PO Box 7999,
 St Cloud MN 56302-9617
 516992798 EDI: PRA.COM Mar 03 2018 03:58:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 516992738 EDI: PRA.COM Mar 03 2018 03:58:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516760652 +E-mail/Text: info@reliant-cap.com Mar 02 2018 23:34:51 Reliant Capital Solu,
 750 Cross Pointe Rd, Gahanna, OH 43230-6692
 516760655 EDI: TFSR.COM Mar 03 2018 03:58:00 Toyota Motor Credit Co, PO Box 8026,
 Cedar Rapids, IA 52408
 517191856 EDI: BL-TOYOTA.COM Mar 03 2018 03:58:00 Toyota Motor Credit Corporation,
 c/o Beckett and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516774912 +E-mail/Text: electronicbkydocs@nelnet.net Mar 02 2018 23:34:18
 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
 516834928 +E-mail/Text: bncmail@w-legal.com Mar 02 2018 23:34:28 USAA Federal Savings Bank,
 c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 516760657 +EDI: USAA.COM Mar 03 2018 03:58:00 USAA Federal Savings Bank, Attn: Bankruptcy,
 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
 516920003 EDI: WFFC.COM Mar 03 2018 03:58:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 37

Date Rcvd: Mar 02, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,
BNCmail@w-legal.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Melissa S DiCerbo on behalf of Creditor Lakeview Loan Servicing, LLC nj-ecfmail@mwc-law.com
Thomas G. Egner on behalf of Debtor Cynthia M Hunter tegner@mpadlaw.com,
kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; lwood@mcdowelllegal.com; cgetz@mcdowelllegal.com; mfunk@mcdowelllegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7